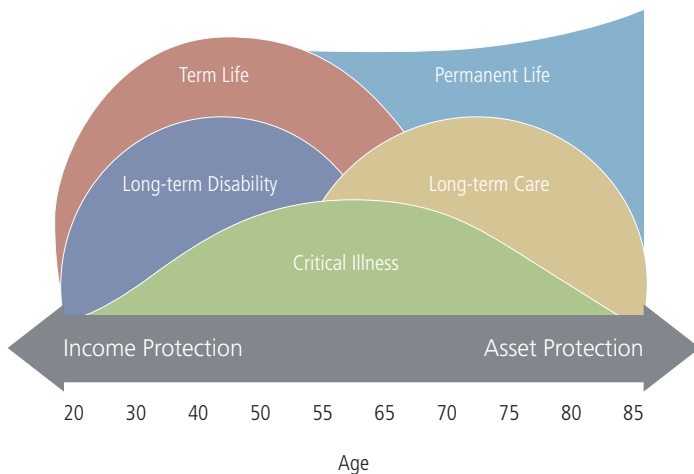


## CI and DI – Partners in protection

### Over the course of your life, your insurance needs change

In your younger years, when income is typically low and debt is high, term life insurance can be a great option. Then, as you age and your income typically increases, so does your need for more coverage. At this time a more robust, permanent insurance product might be a better fit. But through all of life's stages is the concern that you could develop a serious health issue.



Being ill or injured can be emotionally and physically devastating. It can also lead to significant and unexpected costs that may not be covered by your provincial or employee health plans. That's where additional coverage can help.

**Critical illness insurance** can provide you with a lump sum payment if you suffer from one of the 24 covered critical illnesses and satisfy the waiting period. The money is yours to use however you like. For example:

- Help pay your medical bills and prescription costs
- Pay down your mortgage
- Allow your spouse to take time off work
- Hire extra childcare or a caregiver to help you out at home

**Disability insurance** can provide you with financial security by replacing a portion of your income when you are unable to work because of an accident or illness. By providing a monthly benefit, it can help you and your family maintain your lifestyle while you focus on recovery.

Manulife offers a wide selection of disability and critical illness insurance options that can work together to help replace lost income, provide funds for unexpected costs and help minimize financial worries so you can concentrate on returning to an active life. **Speak with your advisor to help select the products that work best for your needs.**